Electronic Acknowledgement Receipt			
EFS ID:	2759049		
Application Number:	09487233		
International Application Number:			
Confirmation Number:	2923		
Title of Invention:	Consumer-directed financial transfers using automated clearinghouse networks		
First Named Inventor/Applicant Name:	Scott D. Cook		
Customer Number:	57956		
Filer:	Rober Lord/Jaime Hathaway		
Filer Authorized By:	Rober Lord		
Attorney Docket Number:	37202/028001; 990090		
Receipt Date:	24-JAN-2008		
Filing Date:	19-JAN-2000		
Time Stamp:	11:22:02		
Application Type:	Utility under 35 USC 111(a)		

Payment information:

Submitted with Payment	no	
------------------------	----	--

File Listing:

	Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
	1		37202_028001_Response.p df	87503	yes	11
				4c4b6f36e2f5fd220243630625fc5735f9 a38dd0		

	Multipart Description/PDF files in .zip description			
	Document Description	Start	End	
	Amendment After Final	1	2	
	Claims	3	8	
	Applicant Arguments/Remarks Made in an Amendment	9	11	
Warninger				

Warnings:

Information:

Total Files Size (in bytes): 87503

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.